

to more than £21,000,000, which has caused anxiety, and demands your careful and sympathetic consideration; for it is certain that the soldiers who settled on land would have been as ready to meet their engagements as the soldiers established in business had their opportunities been equal. Some of the lands purchased on behalf of the Government were, after subdivision, disposed of to the soldiers upon terms and at a cost which, because of subsequent depression in the prices of our primary products, failed to allow a fair return for the capital and labour involved. It is obvious, however, that in regard to such lands the position can be met by your authorizing remissions of arrears to a certain extent, and, where necessary, reductions in the capital values. More difficult cases are those where, under a special provision of the Discharged Soldiers Settlement Act, soldiers were enabled to purchase lands from private persons, advances being made by the Government to them for that purpose approximating to the capital value as ascertained by Government valuation. In that class of cases there is in general a second mortgage of the land to the vendor, followed in some instances by other mortgages where the vendor was himself subject to a charge. The rights of vendors as well as of the Government are thus involved, and a solution is by no means simple. Boards of Inquiry have been constituted, with the duty of making close investigation into the position of soldiers under the Discharged Soldiers Settlement Act throughout the Dominion, so that action may be taken thereon during the present session of Parliament. My Ministers feel assured that it is the desire of the whole people of the Dominion that discharged soldiers who have settled on land and have proved themselves able and willing to manage their holdings should be enabled to retain their possessions with the prospect of a sufficient return from their properties after discharge of the annual payments due to the country under their contracts.

The legislation providing for Government advances to facilitate the building of houses generally has been taken advantage of to a certain extent, but has been found to be not fully effective, as, under the State Advances Act, the limit of advance to 75 per cent. of the value requires provision by each applicant of a considerable sum. My Ministers propose to submit to you an amendment of the present Act enabling Government advances to be made to an extent equal to 95 per cent. of the value of the land added to the estimated cost of the building, provided that such loans are made upon a table basis requiring repayment of the loan and interest by regular instalments.

HONOURABLE GENTLEMEN OF THE LEGISLATIVE COUNCIL, AND GENTLEMEN OF THE HOUSE OF REPRESENTATIVES,—

You will be asked to consider a Bill to alter the procedure under which local legislation of a minor character is at present dealt with in Parliament. The Reserves and other Lands Disposal and Public Bodies Empowering Act of 1922 contains 158 sections. The same Act of 1921 contains 138 sections. The collocation in one Act of a number of sections relating to different subject-matters and different local bodies in cases where the desired legislation is not of such magnitude as to require the provision of a separate local Bill has been found convenient, and it is not proposed to discontinue it. The principal difficulty in regard to such legislation is the absence of notice to the ratepayers and others concerned of the intended legislation, which is thus massed together at the end of each session. By the Local Legislation Bill to be submitted to you it is proposed to ensure that such notice shall be provided by antecedent publication in the Government *Gazette*, or, where necessary, in newspapers circulating in the districts concerned.

Bills amending the Naval Defence Act, the War Pensions Act, the Samoa Act, the Noxious Weeds Act, the Cook Islands Act, the Death Duties Act, the Insurance Companies' Deposits Act, the Juries Act, the Justices of the Peace Act, the Master and Apprentice Act, and the Police Offences Act are among the measures which have been prepared and are ready for your consideration.

The Dairy Produce Export Bill, the provisions of which were partly considered by Parliament in the session of 1922, will, with certain modifications, be again submitted to you.

I commend the subjects to which I have referred to your earnest attention, and I trust that the blessing of Almighty God may rest upon your deliberations.